

SPOTLIGHT

American Income Life • July 2001 • Monthly Magazine

The Faces Of

LEADERSHIP



Leadership Development Seminar June, 2001

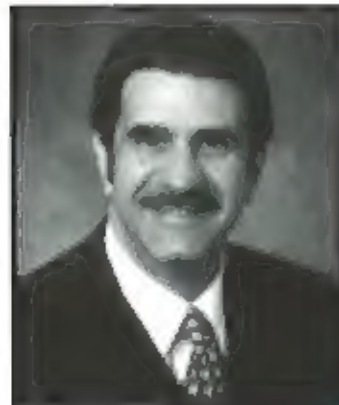


Anniversary Celebrating 50 Years Of Success

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Volume 34, Number 7

The Faces Of Leadership



At American Income, we encourage our Agents to use their talents and capabilities in ways that bring meaning to their work and value to our Company as well as our customers. This is why we foster an environment of shared responsibility and partnership between Agents and Management. We believe people empower people, and we want this attitude to filter through all levels at American Income Life.

The men and women featured on the cover of this month's *Spotlight* represent

from the desk of
Roger Smith

Executive Vice President,
Director Of Agencies

the future leadership of American Income. These 36 Managers traveled from Agencies across the country to be a part of American Income's 2001 Leadership

Development Seminar. These individuals committed three days to study and learn more about recruiting, systems, reports, underwriting, claims, POS and marketing. They met and interacted with Home Office managers and personnel to gain a better understanding of how to work more closely with different departments. Attendees heard from some of the best leaders within American Income, and the camaraderie built during these three days was overwhelming.

These men and women now have a reference group with which they can

contact and seek advice. They have taken home with them a wealth of resources, but more importantly, a plan of action to carry them to the next level.

At American Income, we are actively seeking leaders. We are continuously searching for capable leaders and individual contributors who have excellent troubleshooting capabilities. Leadership takes initiative. It takes a motivated individual who is willing to step up and seek out knowledge. It takes an individual with a willingness to utilize and share knowledge with others looking for guidance and direction. Our Leadership Development Seminar provides you with the tools to build your Agencies, build your businesses and build your future leaders.

If you are one who is seeking to become a leader within your Agency, ask your Manager, or SGA, how **you** can be a part of a future seminar.

The management and leadership opportunities at American Income have never been greater. Each month this magazine recognizes over two dozen men and women who are being promoted and stepping up into leadership roles. I believe we all share a vision, and by working toward a greater sense of leadership throughout ALL, we can achieve any goal set before us.



"Noblesse Oblige.

Leadership has its obligations."

— Duc de Levis

Dates to Remember

July 30 (Monday), 2001

Business must be received in Waco to count for July production. PR credits must be downloaded to the Home Office to count for July production.

Aug. 30 (Thursday), 2001

Business must be received in Waco to count for August production. PR credits must be downloaded to the Home Office to count for August production.

Sept. 3 (Monday), 2001

The Home Office will be closed for Labor Day. Get out and be a part of Labor Day events in your area.

Company Quality Averages

To be eligible for bonuses and featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— June

Net to Gross: 76%

Persistency: 72.85%

Note: These figures are used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from Agent's hire date.

National Income Life/Durham Oldham Agency Setting the Pace in New York State.



This Agency received over \$25,000 in bonus money and, after only the second full month of production, netted over \$105,000 in ALP.

Pictured: (front to back, left to right) Mark Reddington, Joe Tumminelli, Hal Herman, Frank Scalone, Dorian Oldham, Jim Bianchi, Larry Wright, Paul Scozzari, John Rumbuc, Paul Rumbuc, Steve Greer, Durham Oldham and Tim Houser

Founder's Club Outstanding Producers

June

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Ruben Soberanes	Jatoft-Foti	2	\$61,146	86	77.86
Andrew Fike	David Hausman	1	41,743	90	83.40

*Percentage of net to gross

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PROMOTIONS

Promoted To Supervising Agent

Dominic Adams Rick Allig Washington	Charlene Bonsignore Guy Roselle Vermont	Daniel Branley Guy Roselle Vermont	Christopher Campbell Lisa D'Amico Pennsylvania	Ricardo Cardenas Rick Allig Texas
Scott Cohen Ed Orell Texas	DeMario Cooper Larry Gansner Illinois	Josh Earl William Jennings Colorado	James Frey Billy Faulkner Virginia	Derek Hartley All Shabrak North Carolina
Troy Heronimus Chris Laford Nebraska	Irene Juliano Joshua Chalom Ontario	Jason Laurius David Cohen California	Leonard Leach Ryan Whitley Alabama	Robert Link Marc Zipper Florida
Brian Martinez Jeri Turner Texas	David Melcher Chris Laford Nebraska	Chad Nelson Ryan Whitley Alabama	Darin O'Brien Jaloff-Fall California	Mark Rea Larry Gansner Kansas
Derek Rose Zeldner-Cowan Michigan	Ronald Sanchez Marc Zipper Florida	Heather Schurr William Jennings Colorado	Austin Setko William Jennings Colorado	Mark Sjostrom Rick Allig Idaho
Gail Sprenger Gary Bleier Wisconsin	Carrie Taylor William Jennings Colorado	Judy Waigwa Ryan Whitley Alabama	Caitlin Warrenner Eric Gigliome New Jersey	Van Williams Barbara-Cornwall Illinois

Promoted To General Agent

Carlos Cantu Jaloff-Fall California	Richard Cerna Eric Gigliome New Jersey	Jacob Farino David Hausman Georgia	Ivan Finley Larry Gansner Illinois	Rob Hay Rick Allig Manitoba
John Higgins Joshua Chalom Ontario	Toni Keaderson Zeldner-Cowan Michigan	Abraham Kim David Cohen California	Kevin Lacy Ed Orell Texas	Edward Marocco Jack Kirschling North Carolina
John Michael David Hausman Georgia	Michael Ojioh Billy Faulkner Virginia	Jeffrey Ravnitzky Tom Williams Florida	Douglas Takacs Dennis Ishler Pennsylvania	Philip Walford Cohen-Hartman Brazil
Gary Wood Rick Allig Tennessee				

Promoted To Master General Agent

Larry Achesin Matt Blumert Maryland	Lonnie Butler Ryan Whitley Alabama	Michael Hanson Allig-Merlyn Ontario	Kristina Harrell Jack Kirschling North Carolina	Olan Pryor William Jennings Colorado
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NEW STATE GENERAL AGENTS



Tim Schroeder

Tim has been promoted to SGA in Northern Louisiana and East Texas. Tim was formerly a Master General Agent out of Shreveport, Louisiana. He has been with AIL since July 1990.

Congratulations Tim!

INDIVIDUAL PRODUCERS



1. David Wang
Downer's Grove, IL



2. Raymond Lau
Burnaby, BC



3. Roland Parker
Ft. Lauderdale, FL



4. Ruben Soberanes
Walnut Creek, CA



5. Steven Greer
Rochester, NY



6. Mark Gagliardi
Walnut Creek, CA



7. Michael Redd
Dallas, TX



8. Bulbinder Hayer
Burnaby, BC



9. Celedonio Javier
Walnut Creek, CA



10. Hal Herman
Rochester, NY

You Ain't Seen Nothing Yet!

INDIVIDUAL PRODUCERS

All Time Record to Beat					
★ Thomas Glenn	Net ALP	Year	Month		
★	\$35,153	2000	Dec.		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. David Wang	\$25,706		92	Eric Nichols	Scott Smith
2. Raymond Lau	23,199	85.45	78	Roger Fung	Rick Altig
3. Roland Parker	17,493	80.62	81	Roland Parker	Tom Williams
4. Ruben Soberanes	17,023	77.86	86		Jatoft-Foti
5. Steven Greer	16,589		99	Paul Rumbuc	Durhon Oldham
6. Mark Gagliardi	16,281	78.22	83	Doreen Ryan-Foti	Jatoft-Foti
7. Michael Redd	15,424		91	David Zophin	Ed Orell
8. Bulbinder Hayer	15,210	85.94	82	Roger Fung	Rick Altig
9. Celedonio Javier	15,125		97	Gloria Sanchez	Jatoft-Foti
10. Hal Herman	14,736		97	Paul Rumbuc	Durhon Oldham
11. Peter Bardeson	14,620		89	Danny VanHouten	Joseph Manone
12. Marlon Underwood	14,179	75.28	77	Paul Lund	Scott Smith
13. James Peate	14,080	73.74	78	James Peate	Marc Zipper
14. Ramin Maghsoud	14,025	76.94	91	Larry Kudlacek	Ed Orell
15. John Dsouza	13,861		97	Lawrence Hauck	Steve Friedlander
16. Gail Sprenger	13,610		87		Gary Bleier
17. Abdulrazzaq Ahmed	13,450	74.78	80	Narinder Dhillon	Scott Smith
18. Ron Howell	13,363		95	Eric Dionne	Ramin Kouladji
19. Richard Sauer	13,144	79.67	82	Stephen Liberto	Eric Giglione
20. Adam Kiss	13,008		93		Richard Rutt
21. Melissa Berger	12,810		96	Tony Sutton	Larry Geneser
22. Kevin Bukatman	12,798	78.05	83		Eric Giglione
23. Duane Roth	12,611		100	Yaroslav Bitman	Larry Geneser
24. Nickolay Gusev	12,557	79.85	78	Vlad Basov	Larry Geneser
25. Rob Psanica	12,249		85	Albert DiMarco	Rick Altig
26. James Logan	12,195	82.57	90		Jack Kirschling
27. Jeffrey Carey	12,145		85	David Zophin	Ed Orell
28. Joshua Goggins	12,142		98	Norman Barfoot	Ryan Whitley
29. David Thornton	12,086	94.16	95	Erik Graham	David Cohen
30. Jessica Faddul	12,058		93		Kevin Pawlowski
31. Eric Jackson	12,050	76.98	83	Yaroslav Bitman	Larry Geneser
32. Peter Nikolov	11,990	80.97	94	Stephen Floss	Steve Friedlander
33. James Dattilo	11,985	75.47	82	George Vrbn	Marc Zipper
34. Jay Siders	11,974	77.13	77	Timothy Gray	Mike Jones
35. Richard Becker	11,938	77.07	81	David Brister	Eric Giglione
36. Christian Adams	11,910		87	Vito Pecoraro	Eric Giglione
37. Shon Lange	11,891		93	Steven Jakubczak	Scott Smith
38. James Dailey	11,875	89.19	89	Yaroslav Bitman	Larry Geneser
39. Byron Watson	11,857		92	Jeffrey Dinocento	Eric Giglione
40. Lars Gustafson	11,786		96	David Zophin	Ed Orell
41. Buck Luymes	11,756	80.42	81	Buck Luymes	Rick Altig
42. Daniel Phares	11,754	75.61	84		Marc Morton
43. Madlyn Woodyard	11,659	82.93	80	Erik Graham	David Cohen
44. Richard Stewart	11,640		95	Lawrence Hauck	Steve Friedlander
45. Arkadi Nulman	11,613	81.34	77	Vlad Basov	Larry Geneser
46. Larry Wright	11,493		96	Paul Rumbuc	Durhon Oldham
47. Ronald Sanchez	11,455		93	George Vrbn	Marc Zipper
48. Timothy Houser	11,135		97	Paul Rumbuc	Durhon Oldham
49. William Feaster	11,075		89		Ed Orell
50. Leslie Taylor	11,022		81	Yaroslav Bitman	Larry Geneser

*Percentage of Net to Gross

INDIVIDUAL PRODUCERS

All Time Record to Beat					
★ Timothy Cruise	Net ALP	Year			
★	\$242,696	2000			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Marlon Underwood	\$103,805	75.28	77	Paul Lund	Scott Smith
2. Ruben Soberanes	101,426	77.86	86		Jatoft-Foti
3. David Wang	101,278		92	Eric Nichols	Scott Smith
4. James Dattilo	88,236	75.47	82	George Vrbn	Marc Zipper
5. Eddie Norman	76,848		88	Eddie Norman	Scott Smith
6. Peter Bardeson	73,844		89	Danny VanHouten	Joseph Manone
7. Roland Parker	67,597	80.62	81	Roland Parker	Tom Williams
8. Ramin Maghsoud	62,955	76.94	91	Larry Kudlacek	Ed Orell
9. Eric Jackson	62,888	76.98	83	Yaroslav Bitman	Larry Geneser
10. Gleb Ostrovsky	61,118	73.85	82		Justin A. Jones
11. Damon Hartley	60,552		77	Yaroslav Bitman	Larry Geneser
12. DeMario Cooper	59,905		83	Yaroslav Bitman	Larry Geneser
13. Paul Anderson	59,394	83.05	81	Opra-Anderson	Larry Geneser
14. Carla Miller	59,320	83.12	80		Chris Lafond
15. Andrew Fike	58,748	83.40	90	Thomas Foley	David Hausman
16. Arkadi Nulman	57,417	81.34	77	Vlad Basov	Larry Geneser
17. Peter Nikolov	56,506	80.97	94	Stephen Ross	Steve Friedlander
18. James Peate	56,275	73.74	78	James Peate	Marc Zipper
19. Jirzhou Zhao	55,150	88.36	91	Wilbur Smith	Rick Altig
20. Nickolay Gusev	54,965	79.85	78	Vlad Basov	Larry Geneser
21. Carlos Cantu	54,564		90	Steve Foti	Jatoft-Foti
22. Marisol Portillo-Mata	54,068	91.13	88	Lee Conti	David Cohen
23. Bill Wade	53,576		81	Jack Seltz	Hancock-Boles
24. Mark Bleier	53,243	86.82	91		Gary Bleier
25. Wesley Bangs	53,151	79.48	82	Wendell Bangs	Rick Altig
26. Richard Sauer	53,021	79.67	82	Stephen Liberto	Eric Giglione
27. David Thornton	53,020	94.16	95	Erik Graham	David Cohen
28. Carrie Howard	52,663		82	Yaroslav Bitman	Larry Geneser
29. Chris Howard	52,640		89	William Mason	Kevin Pawlowski
30. Alice Shen	52,392	75.41	84	David Iriye	David Cohen
31. Dean Beaucage	52,315	78.63	85	Michael O'Rourke	Larry Geneser
32. Raymond Lau	52,110	85.45	78	Roger Fung	Rick Altig
33. Stacey Wall	50,865	76.60	79	John Huber	Eric Giglione
34. Gregory Engrav	50,581	74.76	80	Steven Engrav	Rick Altig
35. Leslie Taylor	50,269		81	Yaroslav Bitman	Larry Geneser
36. Mark Gagliardi	50,105	78.22	83	Doreen Ryan-Foti	Jatoft-Foti
37. Scott Remmey	50,014	78.09	81	Jeffrey Dinocento	Eric Giglione
38. Abdulrazzaq Ahmed	49,850	74.78	80	Narinder Dhillon	Scott Smith
39. Patrick Parisi	49,601	79.45	78		Lisa D'Amico
40. Rebecca Francis	48,777	91.08	88		Surace-Surace
41. Bulbinder Hayer	48,743	85.94	82	Roger Fung	Rick Altig
42. Samuel Santiago	48,358		87	Paul Lund	Scott Smith
43. Claudia Ortega	48,270		88	David Iriye	David Cohen
44. Michael Thomas	47,565	77.83	77	Michael Thomas	Robert Smith
45. Daniel Phares	47,459	75.61	84		Marc Morton
46. Herman Libman	47,237	84.76	84	Herman Libman	Lisa D'Amico
47. Sam Hartleroad	47,107		85	Scott Baker	Hancock-Boles
48. Alan Becker	46,031	83.49	80	Alan Becker	Larry Geneser
49. Lorena Barriere	45,771	78.08	89	Lee Conti	David Cohen
50. Ervin Wheeler	45,729	74.01	83	Ervin Wheeler	Billy Faulkner

*Percentage of Net to Gross

Show Me The Money

2001 2nd Quarter Bonus Qualifiers

750+		500+	
Agent	SGA	Agent	SGA
Mark Gagliardi	Jatoft-Foti	Christian Adams	Eric Giglione
Steven Greer	Durhon Oldham	Kouassi Applah	Rick Altig
Bulbinder Hayer	Rick Altig	Julie Aprahamian	Joseph Manone
Celedonio Javier	Jatoft-Foti	Dean Beaucage	Larry Geneser
Raymond Lau	Rick Altig	Richard Becker	Eric Giglione
Roland Parker	Tom Williams	Carol Chavez	Jatoft-Foti
Michael Redd	Ed Orell	Edward Clunk	Mike Jones
Ruben Soberanes	Jatoft-Foti	James Dailey	Larry Geneser
Marlon Underwood	Scott Smith	Maurice Davies	Steve Friedlander
David Wang	Scott Smith	Dallas Dixon	Larry Geneser

600+	
Agent	SGA
Raj Ahmed	Scott Smith
Peter Bardeson	Joseph Manone
Melissa Berger	Larry Geneser
Kevin Bukatman	Eric Giglione
Jeffrey Carey	Ed Orell
James Dattilo	Marc Zipper
John Dsouza	Steve Friedlander
Jessika Faddul	Kevin Pawlowski
Andrew Fike	David Hausman
Joshua Goggins	Ryan Whitley
Nickolay Gusev	Larry Geneser
Hal Herman	Durhon Oldham
Ron Howell	Ramin Kouladji
Eric Jackson	Larry Geneser
Adam Kiss	Richard Rutt
James Logan	Jack Kirschling
Ramin Maghsoud	Ed Orell
Peter Nikolov	Steve Friedlander
Eddie Norman	Scott Smith
James Peate	Marc Zipper
Rob Psenica	Rick Altig
Duane Roth	Larry Geneser
Richard Sauer	Eric Giglione
Gail Sprenger	Gary Bleier
David Thornton	David Cohen

Larry Wright
Doren Yaniv

Durhon Oldham
Rick Altig

400+	
Agent	SGA
Larry Adebesein	Matt Blumert
Dorothy Ambrose	Scott Smith
Kirk Andersen	Marc Zipper
Wesley Bangs	Rick Altig
Machelle Berry	Jatoft-Foti
Mark Brunetto	Eric Giglione
Jason Danielson	Rick Altig
Gregory Engrav	Rick Altig
Rebecca Francis	Surace-Surace
Aaron Franklin	Scott Smith
Carmin Fusco	Eric Giglione
Sam Hartleroad	Hancock-Boles
Damon Hartley	Larry Geneser
Jennifer Kleskie	Rick Altig
Roland Lewis	Ryan Whitley
Herman Libman	Lisa D'Amico
Carla Miller	Chris Lafond
Sharon Nigota	Eric Giglione
Peter Novellino	Rick Altig
Dorian Oldham	Durhon Oldham
Gleb Ostrovsky	Justin A. Jones
Jay Parks	Scott Smith
Jorge Rivera	Kevin Khadivian
Alice Shen	David Cohen
Douglas Takacs	Dennis Ishler
Heron Thompson	Rick Altig
Robert Tooley	Larry Geneser
John Trout	Tom Williams
Benjamin VanFossen	Scott Smith
Bill Wade	Hancock-Boles
Caitlin Warrenner	Eric Giglione
Matthew Wolfanger	Durhon Oldham
Jin Zhou Zhao	Rick Altig

QUALIFIER	AGENCY	BONUS	QUALIFIER	AGENCY	BONUS	QUALIFIER	AGENCY	BONUS
David Wang	Scott Smith	\$8,161	Nickolay Gusev	Larry Geneser	\$2,985	Richard Stewart	Steve Friedlander	\$2,562
Ruben Soberanes	Jatoft-Foti	\$5,875	Damon Hartley	Larry Geneser	\$2,985	Richard Sauer	Eric Giglione	\$2,560
Marlon Underwood	Scott Smith	\$5,793	Greg Spence	Ed Orell	\$2,946	Jose Sanchez	Scott Smith	\$2,560
Peter Bardeson	Joseph Manone	\$5,154	Raj Ahmed	Scott Smith	\$2,901	Sam Hartleroad	Hancock-Boles	\$2,553
Theodore Pappas	Richard Rutt	\$5,073	Ronald Sanchez	Marc Zipper	\$2,895	Charlotte Braddon	Altig-Marlyn	\$2,550
James Dattilo	Marc Zipper	\$4,825	Alan Becker	Larry Geneser	\$2,893	Leslie Taylor	Larry Geneser	\$2,546
Raymond Lau	Rick Altig	\$3,568	Eric Jackson	Larry Geneser	\$2,888	Wai-Ming Wong	Rick Altig	\$2,530
Carla Miller	Chris Lafond	\$3,542	John Dsouza	Steve Friedlander	\$2,867	Bill Wade	Hancock-Boles	\$2,510
Roland Parker	Tom Williams	\$3,507	Chris Howard	Kevin Pawlowski	\$2,841	William Widmeyer	Mark Hancock	\$2,506
Hal Herman	Durhon Oldham	\$3,487	Dorothy Ambrose	Scott Smith	\$2,841	Carmin Fusco	Eric Giglione	\$2,492
Ramin Maghsoud	Ed Orell	\$3,445	Ricardo Cardenas	Ed Orell	\$2,808	Kevin Bukatman	Eric Giglione	\$2,488
Bulbinder Hayer	Rick Altig	\$3,404	Steven Greer	Durhon Oldham	\$2,797	Shashi Parekh	Joseph Manone	\$2,482
Michael Redd	Ed Orell	\$3,351	Gregory Engrav	Rick Altig	\$2,794	James Dailey	Larry Geneser	\$2,460
James Logan	Jack Kirschling	\$3,337	Sharon Nigota	Eric Giglione	\$2,790	Michael Tripp	Jatoft-Foti	\$2,459
Arkadi Nulman	Larry Geneser	\$3,326	Marisol Portillo-Mata	David Cohen	\$2,777	Richard Becker	Eric Giglione	\$2,458
Adam Kiss	Richard Rutt	\$3,324	David Thornton	David Cohen	\$2,776	Michael Thomas	Robert Smith	\$2,452
Jin Zhou Zhao	Rick Altig	\$3,289	Christian Adams	Eric Giglione	\$2,728	Gail Sprenger	Gary Bleier	\$2,450
Andrew Fike	David Hausman	\$3,282	Robert Delesky	Eric Giglione	\$2,725	Jessika Faddul	Kevin Pawlowski	\$2,450
Eddie Norman	Scott Smith	\$3,276	Chad Nelson	Ryan Whitley	\$2,723	Johnnie Wallace	Scott Smith	\$2,442
Mark Bleier	Gary Bleier	\$3,181	Scott Rudolph	Rick Altig	\$2,698	Greg Schultz	Scott Smith	\$2,430
Daniel Phares	Marc Morton	\$3,177	Wesley Bangs	Rick Altig	\$2,671	Dean Beaucage	Larry Geneser	\$2,426
Mark Gagliardi	Jatoft-Foti	\$3,155	DeMario Cooper	Larry Geneser	\$2,614	Sherry Haferkamp	William Davine	\$2,420
Rebecca Francis	Surace-Surace	\$3,131	Arthur Westergren	Tom Williams	\$2,613	Maurice Davies	Steve Friedlander	\$2,400
James Peate	Marc Zipper	\$3,115	Melissa Berger	Larry Geneser	\$2,603			
Krista Thieme	Cohen-Hartman	\$3,082	Gleb Ostrovsky	Justin A. Jones	\$2,591			
Peter Nikolov	Steve Friedlander	\$3,077	Scott Remmey	Eric Giglione	\$2,588			
Scott Cohen	Ed Orell	\$3,047	Stacey Wall	Eric Giglione	\$2,578			

Total
\$236,086

SUPERVISING AGENTS



1. Glynn Bergeron
Metairie, LA



2. Marie Murphy
Raleigh, NC



3. Jason Jansma
Downer's Grove, IL

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

June Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Glynn Bergeron	\$25,651	\$27,817		96	4		Robert Colley
2. Marie Murphy	15,357	18,493		92	4	John Smolenski	Ali Shahrak
3. Jason Jansma	14,913	20,643		85	2	Steven Jakubczak	Scott Smith
4. Kathleen Saco	13,984	21,006		96	3		Kevin Khadivian
5. Bruce Wilson	12,987	19,103		88	1	Eric Dionne	Ramin Kouladji

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Marie Murphy	\$42,094	\$52,895		92	4	John Smolenski	Ali Shahrak
2. Demetria Bryant	31,169	88,012		87	3	Scott Sonnenberg	Larry Geneser
3. Glynn Bergeron	29,679	40,191		96	4		Robert Colley
4. Peter Nikolov	25,998	82,505	82.00	92	2	Stephen Ross	Steve Friedlander
5. Joel Hannon	25,754	26,171		91	6	Dennis Sullivan	Guy Rouelle

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Matt Henderson
Altamonte Springs, FL



2. Eric Jackson
St. Louis, MO



3. Kevin Lacy
Dallas, TX



4. Margaret Harrison
Toronto, ON



5. Gary Selesky
Downer's Grove, IL

All Time Record to Beat

Month: \$76,291 1st Yr. Alan Becker

All Time Record to Beat

Month: \$103,854 Net ALP Dan Fati

June Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Matt Henderson	\$48,635	\$56,401		87	7	Vance Rountree	Marc Zipper
2. Eric Jackson	48,479	60,512		92	5	Yaroslav Bitman	Larry Geneser
3. Kevin Lacy	44,185	53,299		98	7	David Zophin	Ed Orell
4. Margaret Harrison	27,615	27,802	76.78	82	9		Joshua Chalom
5. Gary Selesky	26,123	28,318	88.50	83	9	Michael Knapick	Scott Smith
6. James Dattilo	24,333	38,378	76.89	86	3	George Urban	Marc Zipper
7. John Akers	23,575	30,481		93	6		Chris Lafond
8. Francisco Perez	22,347	30,319	76.03	84	6	Stephen Liberto	Eric Giglione
9. Jeffrey Ravnitzky	21,790	28,528		91	3	Nicholas Nitkowski	Tom Williams
10. Leanne Hughes	20,672	55,748	78.08	85	4	David Brister	Eric Giglione

All Time Record to Beat

YTD: \$395,699 1st Yr. James Peate

All Time Record to Beat

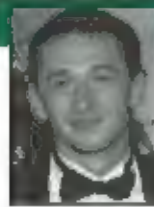
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Gary Selesky	\$169,938	\$208,886	88.50	83	9	Michael Knapick	Scott Smith
2. Matt Henderson	127,297	150,097		87	7	Vance Rountree	Marc Zipper
3. Francisco Perez	122,459	160,989	76.03	84	6	Stephen Liberto	Eric Giglione
4. Eric Jackson	119,800	119,488		92	5	Yaroslav Bitman	Larry Geneser
5. Margaret Harrison	102,081	107,195	76.78	82	9		Joshua Chalom
6. Leanne Hughes	88,418	202,564	78.08	85	4	David Brister	Eric Giglione
7. Rudi Carrenzind	83,710	131,814	87.06	90	2	Erik Graham	David Cohen
8. Jason Dickson	76,533	114,883		84	2	Scott Geisel	Lisa D'Amico
9. Brenda Carson	70,199	82,419		85	7	David Ragland	Matt Blumert
10. Diana Watkins	64,163	85,231		80	3	Hurst Kopp	Rick Altig

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Master General Agents



1. Yaroslav Bitman
St. Louis, MO



2. David Zophin
Dallas, TX



3. Paul Rumbac
Rochester, NY



4. Vance Rountree
Altamonte Springs, FL



5. David Brister
Plymouth Meeting, PA



6. Gay L. Deitch
Harrisburg, PA



7. Gregory Partee
Jefferson, IN



8. Michael O'Rourke
St. Louis, MO



9. Eric Nichols
Downer's Grove, IL



10. Ladislav Lesanek
Raleigh, NC

June Production

All Time Record to Beat

Month: \$190,463 1st Yr. Ed Orell

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$157,849	\$153,477	79.83	80	19	Larry Geneser
2. David Zophin	113,382	116,755		88	14	Ed Orell
3. Paul Rumbac	87,678	96,622		97	11	Durhon Oldham
4. Vance Rountree	77,967	83,474		84	14	Marc Zipper
5. David Brister	59,356	108,946	75.72	77	16	Eric Giglione
6. Gay L. Deitch	53,769	62,255	74.16	79	11	Dennis Ishler
7. Gregory Partee	51,417	64,476		89	13	Hancock-Boles
8. Michael O'Rourke	50,153	50,153		85	11	Larry Geneser
9. Eric Nichols	49,291	61,052	77.70	80	9	Scott Smith
10. Ladislav Lesanek	48,622	48,275	76.88	82	15	All Shahrak
11. Christine Hartman	47,126	72,860	74.97	81	11	Cohen-Hartman
12. Steven Jakubczak	44,923	49,045		90	8	Scott Smith
13. Tony Sutton	41,796	44,644	76.98	81	6	Larry Geneser
14. Wendell Bangs	41,159	48,488	76.33	80	9	Rick Altig
15. John Huber	40,588	60,228		80	7	Eric Giglione
16. Narinder Dhillon	40,396	71,766		90	6	Scott Smith
17. Les Conti	37,307	61,342	77.88	84	11	David Cohen
18. George Urban	37,066	57,112	74.35	84	5	Marc Zipper
19. Robert Olson	36,788	88,685	74.25	80	9	Scott Smith
20. Lawrence Hauck	35,542	38,461	82.76	93	6	Steve Friedlander

YTD Production

All Time Record to Beat

YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat

YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$720,264	\$750,038	79.83	80	19	Larry Geneser
2. David Brister	394,609	606,898	75.72	77	16	Eric Giglione
3. Michael Knapick	330,443	414,206	77.28	78	12	Scott Smith
4. David Zophin	326,694	333,273		88	14	Ed Orell
5. Paul Lund	324,265	352,100	80.78	79	5	Scott Smith
6. Vance Rountree	318,596	344,939		84	14	Marc Zipper
7. Michael O'Rourke	276,605	289,411		85	11	Larry Geneser
8. David Iriye	229,748	246,142	80.55	87	12	David Cohen
9. Robert Hughes	217,513	302,316	80.89	77	11	Jack Kirschling
10. Eric Nichols	205,068	282,017	77.70	80	9	Scott Smith
11. Ocie Roy	199,116	219,008		78	6	Robert Smith
12. Gay L. Deitch	196,570	224,438	74.16	79	11	Dennis Ishler
13. Lee Conti	196,422	343,022	77.88	84	11	David Cohen
14. Gregory Partee	194,385	236,848		89	13	Hancock-Boles
15. John West	193,908	224,333	78.33	81	11	Marc Morton
16. Scott Sonnenberg	186,388	254,416		83	9	Larry Geneser
17. John Huber	179,701	293,665		80	7	Eric Giglione
18. Dennis Sullivan	174,786	202,661	78.14	80	18	Guy Rouelle
19. Steven Lee	171,018	235,964	85.88	80	9	Rick Altig
20. Stephen Ross	168,835	259,202	82.05	93	10	Steve Friedlander

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus Program

65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

Master General Agents, and any General Agents coded through them, are eligible for a monthly bonus equal to a percent of the monthly Net ALP on each of their Agents who meets a minimum production requirement and a Persistency and/or Net To Gross requirement. The MGA must meet also the Persistency and/or Net To Gross requirement with a minimum number of codes to be eligible.

The bonus is available on all Personal Producers, Supervising Agents and General Agents coded under their hierarchy. There is no maximum number of people who can receive a bonus.

Below are the guidelines for eligibility and the bonus percentages to be paid based on the contract date of each eligible Agent:

1. The MGA must have a minimum of three codes in a rolling three month period to be eligible for the Management Bonus. A code for this purpose is an Agent who has produced a minimum of \$4,000 of Net ALP within their first 60 days. For new MGAs (in their first 60 days), we will allow them to qualify with one code of \$4,000 of Net ALP in each month. After the initial 60 days is up, we will require the MGA to have three codes with \$4,000 in a rolling three month period.
2. The MGA and Personal Producer must have one point above the Company's average Net To Gross and one point above the Company's average Persistency to be eligible. Net to Gross will only be used through the seventh month. After seven months, both Persistency and Net To Gross will be required.
3. The MGA must have a minimum of three active Personal Producers, SAs or GAs coded to them to be eligible.
4. A Personal Producer must have a minimum of \$6,000 Net ALP for the month in order to count toward the bonus.
5. If a 57.5 percent GA is coded under an MGA, 25 percent of the bonus available on any Agent coded under the GA will be paid to the GA. The GA must have the required Net to Gross and Persistency to be eligible. The bonus to the GA would only be payable if their MGA was eligible for the bonus in that month.

For more bonus information please go to www.aillife.com

June Bonus Qualifiers

Slav Bitman \$17,858	Michael O'Rourke \$5,099	Lawrence Hauck \$3,825	Patrick Shehan \$2,392	Gregory Strausser \$1,167
David Zophin \$15,339	Ladislav Lesanek \$4,916	Wendell Bangs \$3,770	Scott Sonnenberg \$2,313	Dennis Sullivan \$981
Paul Rumbuc \$12,701	Tony Sutton \$4,625	Lonnie Butler \$3,721	Opra-Anderson \$2,253	Kristina Harrell \$674
Vance Rountree \$7,583	Gregory Partee \$4,324	Christine Hartman \$3,225	Danny VanHouten \$2,193	
Gay L. Deitch \$5,502	Steven Jakubczak \$4,065	David Brister \$3,089	Larry Kudlacek \$1,457	
George Urban \$5,469	Robert Olson \$3,965	Lee Conti \$3,088	Michael Thomas \$1,455	
Eric Nichols \$5,440	Stanley Norris \$3,951	Paul Lund \$2,902	David Iriye \$1,417	
Narinder Dhillon \$5,308	Stephen Ross \$3,885	Michael Knapick \$2,451	Robert Hughes \$1,260	

Total \$153,663

June Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary pocket jotter. The winners are as follows:

Christian Adams Larry Adebesein Dorothy Ambrose Kirk Andersen Lacount Anderson Kouassi Appiah Julie Aprahamian Wesley Bangs Lorena Barriere Dean Beaucage Richard Becker Machelle Bercy Mark Brunetto Carol Chavez John Claxton Edward Clunk Raymond Crane James Dailey Jason Danielson James Dattilo Maurice Davies Dallas Dixon	Steve Douthit Vann Durham Gregory Engrav Lynn Erickson Andrew Fike Roland Fletcher Rebecca Francis Aaron Franklin Carmin Fusco Michael Garcia John Gold Michael Grim Lars Gustafson Sam Hartleroad Damon Hartle Timothy Houser Carolyn Jeffrey Jennifer Kleskie Timothy Kruse Shawn Kuntz Shon Lange Melanie Leege	Roland Lewis Herman Libman Buck Luymes Edward Marrocco Carla Miller Twyla Motkaluk Sharon Nigota Peter Nikolov Eddie Norman Peter Novellino Arkadi Nulman Dorian Oldham Gleb Ostrovsky Tim Ortungue Lawrence Palmer Theodore Pappas Shashi Parekh Patrick Parisi Jay Parks Tony Patralski Daniel Phares Marisol Portillo-Mata	William Richard Jorge Rivera Scott Rudolph Paul Rumbuc Ronald Sanchez Charles Sanders Imran Satti Jennifer Schnarr Greg Schultz Alice Shen Jay Siders Veronica Simonovich Sharnekia Smith Stephen Smithers Dinah Soler Richard Stewart Robert Stuck Douglas Takacs Leslie Taylor Brandon Teter Heron Thompson Robert Tooley	Michael Tripp John Trout Benjamin VanFossen Roxanne Vezina Jonathan Vogt Bill Wade Stacey Wall Johanie Wallace Caitlin Warrenner Byron Watson William West Arthur Westergren Matthew Walfanger Wai-Ming Wong Madlyn Woodyard Larry Wright Deron Yaniv Jinzhou Zhao
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All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary garment bag. The winners are as follows:

Abdulrazzaq Ahmed Peter Bardeson Melissa Berger Kevin Bukatman Jeffrey Carey John Dsouza	Jessika Faddul Mark Gagliardi Joshua Goggins Steven Greer Nickolay Gusev Bulbinder Hayer	Hal Herman Ron Howell Eric Jackson Celedonio Javier Adam Kiss Raymond Lau	James Logan Ramin Maghsoud Roland Parker James Peate Rob Psenica Duane Roth	Richard Sauer Ruben Soberanes Gail Sprenger David Thornton Marlon Underwood David Wang
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P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary pocket jotter. The winners are as follows:

Marjorie Armistead-Wade Becky Cutler	Robin Denham Kristin Lafond	John Molina	Melissa Perry
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All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary garment bag. The winners are as follows:

Ken Altizer C.J. Briggie	Richard Case Darrell Dorey	Cynthia Lebrun-Yaffe Pater Nielsen	Ayanna Prendergast Mary Sandoval
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STATE GENERAL AGENTS



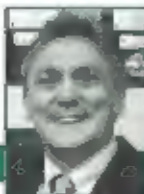
Larry Geneser

Category I	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Larry Geneser	\$389,486	\$108,000	361	\$480,903	77	74.74	\$1,814,651	\$600,000	302	\$2,361,552
Eric Giglione	206,145	144,000	143	359,168	78	74.97	1,043,132	732,000	143	1,799,335
David Cohan	118,207	108,000	109	233,931	88		600,296	432,000	139	1,089,780



Vic Hancock & Rob Boles

Category II	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Hancock-Boles	\$98,293	\$72,000	137	\$125,655	78	75.11	\$445,557	\$432,000	103	\$614,998



Dennis Ishier

Category III	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Dennis Ishier	\$77,513	\$48,000	161	\$102,447	79	75.38	\$319,836	\$288,000	111	\$420,501
Cohen-Hartman	52,686	48,000	110	92,629	82	75.15	214,919	288,000	75	479,699

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

STATE GENERAL AGENTS



Steve Friedlander

Category IV	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Steve Friedlander	\$75,107	\$36,000	209	\$105,791	91	76.60	\$435,125	\$216,000	201	\$587,438
Joseph Manone	69,573	36,000	193	123,649	83	80.63	405,976	216,000	188	757,815
Robert Smith	40,077	36,000	111	55,338	80	78.24	269,397	216,000	125	300,534
Lisa D'Amico	30,858	36,000	86	58,341	78	77.33	187,558	216,000	87	342,585



Chris Lafond

Category V	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Chris Lafond	\$51,419	\$24,000	214	\$60,952	78	78.54	\$181,802	\$144,000	126	\$240,488
Guy Rouelle	29,757	24,000	124	30,960	80	76.88	174,786	144,000	121	204,258
Gary Bleler	24,972	24,000	104	40,180	77	76.96	111,228	144,000	77	256,765



Durhon Oldham

Category VI	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Durhon Oldham	\$105,630	\$48,000	220	\$105,630	97		\$160,628	\$84,000	191	\$160,628
Ryan Whitley	66,697	48,000	139	66,615	83		176,411	156,000	113	192,578
Ed Orell	119,492	96,000	124	148,071	89		352,926	252,000	140	420,982
Robert Colley	41,708	36,000	116	52,719	90		112,820	108,000	104	176,554

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Union Proud



from the desk of
Denise Bowyer
National Public Relations
Director

I recently attended the OPEIU International Convention in Bal Harbour, Florida. This was the first OPEIU Convention I have attended, as a member or a guest, in the 16 years I have been with American Income Life.

From the moment I arrived, I was warmly welcomed by the staff of Local 277 and many of the elected delegates. President Mike Goodwin took the time to introduce me to several local union presidents. He had a gleam in his eyes when he introduced me as part of the

277/AIL Get Out The Vote team who had been instrumental in last year's election. He went on to share that this program had catapulted OPEIU into a new political arena within the AFL-CIO. As members of

OPEIU, we played the most significant role in the **Get Out The Vote** activities of any local in the nation. Mike was clearly proud of what his members had accomplished, and he was clearly

Union Proud

in sharing our story!

I was thumbing through the President's report, received by every delegate at the convention, and I smiled when I read that the OPEIU VOTE fund receives more money per capita from Local 277 and its members at American Income than any other local union within OPEIU International.

After reading this, I assured Mike we were just getting started in building our VOTE fund. I committed to him that our contributions would grow by 50 percent in time for next year's Congressional elections! Again, President Goodwin's eyes rounded and gleamed at our

Union Proud

commitment in achieving all our goals.

I met with the National Board of Appraisers Guild/OPEIU and offered them a chance to build their membership using our benefits. In addition to using our benefits, we will help them build their potential member base through accessing licensed appraisers at the state level. They are poised to grow, but had limited funds, and American Income will be underwriting a basic newsletter for their membership drive. All this is possible because at AIL, we are

Union Proud!

OPEIU has committed to organizing for new strength, and I see us playing a pivotal role in their growth well into the future.

As a Company with strong union ties and with an increasing union membership, we are in a position to make a significant contribution to our own OPEIU and all of organized labor. At American Income, we believe we are a unique Company. I have believed in our individuality for years, but the OPEIU Convention was the first time that belief was reflected back to me!

At American Income, we are indeed Union Proud!

"Union gives strength."

— Aesop

June Qualifiers

JOHN WILKINSON	\$813
RONA SPANO	\$813
LAURIE ONASCH	\$813
ROBIN DENHAM	\$813
BRENDA DISOMMA	\$813
LEO VANDENBUSSCHE	\$780
AL WALL	\$780
GIL SCIACQUA	\$748
RICHARD MESHULAM	\$683
BILL GIBSON	\$650
KENNETH ALITZER	\$625
DAVID BLAISDELL	\$625
RICHARD CASE	\$625
DARRELL DOREY	\$625
JOSEPH WARD	\$600
VIVIAN DWYER	\$600
LOU NELL BUSBY	\$575
JACQUELINE DEVOOGHT	\$525
ANNE BOWYER	\$525
BECKY CUTLER	\$500
MICHAEL PAPALE	\$500
WENDI ROSE	\$500
ERICA DALAGER	\$420
SANDRA DAVIDSON	\$400
MALKA ARONY	\$400
ROGER JOHNSON	\$330
SUSAN FULDAUER	\$330
NANCY RISING	\$313
ARAT COMEN	\$300
LINDA BAUKNECHT-HICKS	\$263
SUZANNE POWERS	\$263
BILL VERBETEN	\$250
MARY SANDOVAL	\$250
IRENE RURYCZ	\$250
SANDRA JOHNSON	\$250
CYNTHIA LEBRUN-YAFFE	\$250
ERIN MCKEE	\$250
PATTI MORGAN	\$250
KIM GRISSOM	\$250
DAVID PROVENCER	\$230
BERNIE WENDEKIER	\$220
ROBERT COX	\$210
SUSAN RICHARDS	\$200

Total \$20,410

2nd Quarter Qualifiers

ROBIN ANDRADE	\$2,000
DAVID BLAISDELL	\$2,000
ROBIN DENHAM	\$2,000
BRENDA DISOMMA	\$2,000
RICHARD MESHULAM	\$2,000
LAURIE ONASCH	\$2,000
LEO VANDENBUSSCHE	\$2,000
BERNIE WENDEKIER	\$2,000
MALKA ARONY	\$1,000
JOHN MOLINA	\$1,000
RONA SPANO	\$1,000
JOHN WILKINSON	\$1,000
LOU NELL BUSBY	\$500
ERICA DALAGER	\$500
RICHARD HARMON	\$500
IRENE RURYCZ	\$500
GIL SCIACQUA	\$500

Total \$22,500



PR REPRESENTATIVES

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Richard Meshulam
Los Angeles, CA



Brenda DiSomma
Edison, NJ

Category B:



Laurie Onasch
Menomonee Falls, WI



Michael Papale
Meriden, CT

Category C:



Kenneth Altizer
Charleston, WV



Susan Fuldauer
Indianapolis, IN

PR REPRESENTATIVES

June Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,753	Rick Allig
2. Rona Spano	5,313	Scott Smith
3. Richard Meshulam	4,426	David Cohen

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	77,790	Rick Allig
2. Charles Hill	33,338	Jatoft-Foti
3. Richard Meshulam	20,900	David Cohen

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
1. Richard Meshulam	3,577	David Cohen
2. Brenda DiSomma	2,676	Eric Giglione
3. Rona Spano	2,498	Scott Smith

Category A	No. Cards	SGA
1. Richard Meshulam	17,389	David Cohen
2. Brenda DiSomma	16,969	Eric Giglione
3. Robin Denham	13,723	Larry Geneser

Category B	No. Cards	SGA
1. Laurie Onasch	3,890	Joseph Manone
2. Michael Papale	1,607	Daniel Zeoli
3. Malka Arony	1,190	Cohen-Hartman

Category B	No. Cards	SGA
1. Laurie Onasch	16,353	Joseph Manone
2. Malka Arony	7,832	Cohen-Hartman
3. No Ora Samuela	6,207	Steve Friedlander

All Time PR Group Production Record

Month: 61 groups **Patti Morgan**

All Time PR Card Production Record

YTD: 320 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Kenneth Altizer	18	Marc Morton
2. Susan Fuldauer	16	Mark Hancock
3. Darrell Dorey	15	Ramin Kouladji
3. Joseph Ward	15	Larry Geneser

Category C	No. Groups	SGA
1. Darrell Dorey	89	Ramin Kouladji
2. Patti Morgan	74	William Devine
3. Susan Fuldauer	72	Mark Hancock

Category A = Categories one and two. Category B = Categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have two PR Representatives coded and meet all production requirements.

MONETARY DONATIONS

- Rick Altig Agency**
- Donated \$250 to a Union Stampede.
 - Contributed \$64.20 to the Canadian Postmasters Association.
 - Donated \$350 to the IUOE Golf Tournament.
 - Sponsored a picnic for \$202.33 on behalf of Public Service Employees.
 - Contributed \$108.11 for an OPCM picnic.
 - Donated \$116.42 to Pace 591.
 - Donated \$100 to the North West Oregon Labor Council.
 - Contributed \$500 to the Iron Workers Golf Tournament.
 - Donated \$1,000 to the Alaska State AFL-CIO Golf Tournament.
 - Sponsored the Teamsters Golf Tournament for \$1,000.
 - Donated \$1,000 to the Hawaii State AFL-CIO Labor Day Event.
 - Sponsored the IBEW Golf Tournament for a \$1,000.
 - Contributed \$100 to the USWA 7619 Fishing Derby.
 - Gave the Manitoba Health Care Professionals a \$69.55 donation.
 - Contributed \$50 to the Manitoba Government Employees Union for the purchase of golf prizes.
 - Donated \$167.66 for door prizes at the Canadian Postmasters Association Convention.
 - Contributed \$169.70 to the CPPA Convention.
 - Donated \$500 to the TUAC Local 500 Golf Tournament.
- Hancock-Boles Agency**
- Contributed \$5,000 to the Ohio State AFL-CIO.
- David Cohen Agency**
- Offered \$5,000 for a hole-in-one at the Los Angeles Building Trades Golf Tournament.
 - Offered \$5,000 for a hole-in-one at the Labor Agency of Orange County Golf Tournament.
- Rob Colley Agency**
- Contributed \$1,000 to the Louisiana State AFL-CIO Emile Bourg Scholarship Fund.
- Lisa D'Amico Agency**
- Donated \$100 to the Operating Engineers Local 95 Golf Outing.
 - Sponsored the UMWA Mine Workers Sub-Dist. 4 Unemployed Mine Workers Fund Golf Outing for \$100.

- Mark Hancock Agency**
- Donated \$50 to the White River Central Labor Council for a booth at the Monroe County Fair.
 - Contributed \$200 to the United Auto Workers Greater Marion County Community Action Program Council for Labor Family Night at Indianapolis Raceway Park.
- Jatoft-Foti Agency**
- Contributed \$2,500 to the Latino Legislative Day Conference in Sacramento, CA.
 - Donated \$1,500 to the UFCW Local 101 Golf Tournament.
 - Donated \$2,500 to the Operating Engineers Local 3.
 - Contributed \$250 to the Wendel J. Kiser Birthday Party.
 - Sponsored the BAC 3 Western States Brick and Tile Apprenticeship with a one-half page ad for \$350.
 - Offered \$150 as a door prize for the Iron Workers Local 155 Golf Tournament.
 - Sponsored the COOL Invitational with a \$150 entry.
 - Donated \$1,000 to the Teamsters Tap Jounie.
 - Placed a \$500 one-half page ad for Pride at Work.
- Kevin Khadivian Agency**
- Donated \$1,000 to the AFL-CIO Scholarship Fund.
 - Contributed \$1,000 to the SEIU Local 285 Scholarship Fund.
 - Sponsored a golf tee for \$200 at the OPEIU Golf Tournament.
- Ramin Kouladji Agency**
- Contributed \$1,000 to the New Brunswick Federation of Labor.
 - Donated \$250 to the IBEW Convention.
 - Contributed \$250 for the LPNA Convention.
- Joe Manone Agency**
- Donated \$1,000 to the Annual Jim Boyd Memorial Scholarship Handicapped Bowling Tournament.

Total \$36,798

OTHER INVOLVEMENT

- American Income Life**
- Sponsored Wootton High School's Post-Prom Party.
 - Delivered two tons of assorted canned and packaged foods to the Tri-County Labor Agency Food Bank.
- David Cohen Agency**
- Contributed a TV as a door prize at the California CU Convention.
 - Contributed a TV as a door prize at the Arizona CU Convention.
- Matt Blumert Agency**
- Donated food to the striking members of Local Lodge S-43 International Association of Machinist and Aerospace Workers.
- Jatoft-Foti Agency**
- Purchased a dinner ticket to the Dennis Davis Retirement Committee Local 78.
 - Purchased a pre-breakfast ticket for the Latin American Labor Council's Cinco de Mayo celebration.
- Kevin Khadivian**
- Donated a Big Bertha Steelhead Driver for the Building Trades Convention Raffle.
 - Donated a Big Bertha Steelhead Driver to the Gompers-Meaney-Murray Scholarship Convention.

Whether you're interested in exploring a cultural atmosphere which has prevailed since 300 B.C. or watching society's yacht traffic and Rolls Royce valets, Nice provides the perfect backdrop for both.

Are you interested? Want to know more? Just pick your pleasure!

Life's A Beach

Europe's finest beaches are on the French Riviera, and there is plenty of sand for everyone! The coastline treks more than 50 miles along the Mediterranean with more than 25 miles of beaches, four capes and two islands. And there is plenty to do! For the athlete in all of us, there is jet skiing, water skiing and parasailing. For those of us who prefer to lounge around, most beaches have restaurants with bars, beach mattresses and umbrellas. If you prefer to hit the water without getting wet, you can charter one of the many yachts for sightseeing or sportfishing.

In Your Leisure Time

While strolling through the Old Town, you're bound to uncover ancient, as well as modern, artifacts. Take your pick! If you have a taste for history, check out *Le Lazaret* and *Terra Amata*, two prehistoric sites dating back as far as 300 B.C. or delve into the architectural spectacle of the *Belle Epoque*. Either one you choose, the pleasure of discovery is all yours. For the modern enthusiast, the Riviera offers internationally renown museums and art galleries and has a reputation for being the world's center for dramatic arts. So drop by *Musée d'Art Moderne et d'Art Contemporain*, an exposé of European and American avant-garde artists from the early 1960s. Visit *Musée Matisse*, a renovated 17th century Genoese villa displaying works from Henri Matisse's personal collection. Whatever your leisure, the French Riviera offers plenty to see for the modern day explorer.

Climate Control

With the sea to the south and mountains in every other direction, the Riviera experiences a micro-climate which keeps the summers cool and the winters mild. Weather like this makes t-shirts practical year-round, but only during the day. Make sure you pack a light jacket or sweater so you're ready when you hit the dazzling nighttime venues.

Night Life

On the Riviera, the choices for nighttime entertainment are as boundless as the thousands of multi-colored bulbs that illuminate the streets. For late night carousing, stop by *Les 3 Diables*, a smokey dive with live music, or for a little bit of Ireland, Riviera style, swing by *Scarlett O'Hara's* little Irish pub. From cinemas to discos to casinos to 24-hour shopping, there's something for everyone after the sun goes down.

The Culinary Arts

The French Riviera is a modern place with a cultural atmosphere rooted in the strong identity of its native population. With its unique identity, the Riviera offers a local flavor only found only in this part of the world. Local cuisine has developed around traditional tastes and smells. Because of its mountainous location, local flavor uses very little milk, but goat cheese is offered instead. Distinctive from French cuisine, *Niçois* cooking has a Mediterranean influence that brings together hot spices and seafood where garlic, olive oil, olives and herbs are abundant. What is fine dining without fine wine? *Bellef*, a wine derived from the oldest type of wine in the world, is a local favorite but feel free to wet your palette with numerous offerings from every wine region in France. *Bon appetite!*

What do you think? Sound exciting? We are headed for champagne wishes and caviar dreams and you can experience the lifestyles of the rich and famous on the French Riviera! Roulez-roule les bon temps! (Let the good times roll!)

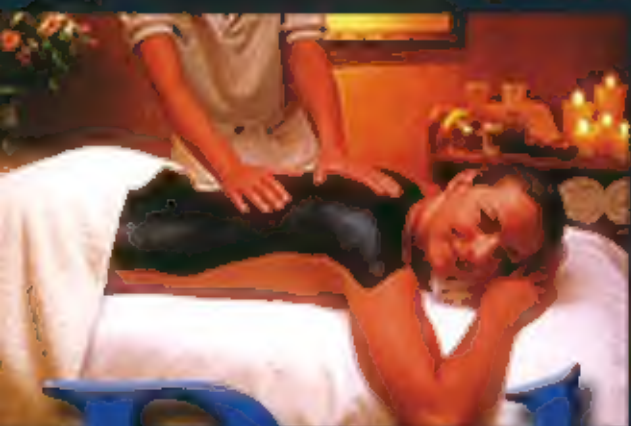
For more information on the French Riviera and access to current Agency standings log onto:

www.aillife.com



Checking-in:
No Problem

Caesars



Palace

Checking-out:
Unbearable



American Income Life Convention June 27-30, 2002